

Attorney Docket No. JDC-001-US
H16/16

I hereby certify that this correspondence is being transmitted via facsimile to: Assistant Commissioner for Patents at (703) 305-7687 on:

Date: 10/16/03By: 

Michael S. Rosenfeld
Reg. 36,258

10/23/03
mell**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF: JONATHAN D. COOPER

EXAMINER: HAYES, JOHN W.

APPLICATION NO.: 09/648,102

ART UNIT: 3621

FILED: 08/25/2000

CONFIRMATION NO: 4360

FOR: IMPROVED MONEY TRANSFER SYSTEM AND
METHOD WITH ADDED SECURITY FEATURES**AMENDMENT**

Dear Sir:

In response to the office action dated July 16, 2003, please kindly amend the above referenced application as follows:

Amendments to the Specification are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 14 of this paper.

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